

In the abstract:

Please replace the abstract of the disclosure on page 23 as follows:

Tokenless biometric authorization of an ~~electronic~~ transaction between a consumer and a merchant uses an ~~electronic~~ identicator and an access device. ~~The access device need not contain data personalized to the consumer.~~ A consumer registers with the identicator a ~~registration~~ biometric sample taken from the ~~consumer's person~~ consumer. The consumer and merchant establish ~~mutual~~ communications via the access device. The merchant proposes a ~~commercial~~ transaction to the consumer via the access device. The access device communicates to the merchant ~~an identification code~~ associated with the access device. After the consumer and merchant have agreed on the transaction, the consumer and the identicator use the access device to establish ~~mutual~~ communications. The access device communicates to the identicator the ~~identification~~ code associated with the access device. The identicator compares a ~~bid~~ biometric sample from the consumer with registered biometric sample ~~to try to identify the consumer.~~ Upon successful identification, the identicator ~~electronically~~ forwards information regarding the consumer to the merchant. These steps accomplish a biometrically authorized electronic financial transaction without the consumer having to present any personalized man-made memory tokens.